

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of Bealke et al.	Examiner:	Rapillo, Kristine K
Serial No: 10/820,194	Art Unit:	3626
Filed: April 6, 2004	Confirmation No.:	8837

For: **MONETARY CLAIM SETTLEMENT METHOD**

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**Mail Stop Amendment**  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

In response to the Non-Final Office Action dated March 13, 2009, Applicant requests reconsideration of the above-identified application in view of the following amendments and remarks.

**A Listing of Amendments to the Claims** begins on page 2 of this paper.

**Remarks** begin on page 12 of this paper.